Positive Pay Check Pre-Authorization Guide

Check Positive Pay

Check Positive pay works best when items are pre-authorized prior to distribution. This cuts down not only on the number of exceptions that must be worked each business day but also prevents delays when items are cashed over the counter at an Inwood location. Checks can be pre-authorized by manually keying each item issued or by uploading an issued check file.

Required Information

- Issued Date – the date the check was issued (recommended format mm/dd/yyyy)
- Check Number – the check serial number (recommended format is to have no leading zeros)
- Check Amount – the amount of the check (recommended format 999999.99 with no leading zeros)
- Payee Name – the name from the payee line on the check (exactly as written)

Optional File Information

- Record Type – "I" for issued check, "V" for voided check
- Client/Account ID – a bank-assigned value that represents the checking account
- Account Number – the account number for the check (allows for multiple account uploads)

Additional File Information

If additional fields are included in the issued check file, these fields can be ignored. However, it is recommended that only the fields listed above are included.

Supported Formats

- Delimited Text Files

The most common delimited file format is a comma-separated values (csv) file. Double quote characters may be used to surround the values between delimiters, but it's not required unless the value contains a delimiter. Ex:

I,123,100,12/31/2006,123.66
I,123,101,12/31/2006,1500.00
I,123,102,12/31/2006,40000.00

- Microsoft Excel Files

For Microsoft Excel files, each field should be listed in a separate column.

- Fixed-width Text Files

In a fixed-width text file format, each field occupies the same columns in each record. This record format is most commonly generated by mainframe-based accounting systems. Ex:

I12300010012312006000000123.66
I12300010112312006000001500.00
I12300010212312006000040000.00

Header and Trailer Records

It is recommended that header and trailer records be omitted from all issued files regardless of the file type.